

The limitations of our knowledge of this disease and of our experience with its mortality in life insurance, probably warrant the rejection of the following classes:—(1) The tuberculous subject; (2) The descendants—say under thirty years of age—of a tuberculous parent, especially the maternal one; and (3) All the second-class irrespective of age who have inherited or acquired any physical defects that predispose to disease.

Eliminating these classes, we have left those over thirty years of age who, apart from the incident that one parent had tuberculosis, are physically up to the standard of first-class risks, and the members of families with healthy parentage, but of whom from 15 to 20 per cent. become tuberculous after twenty years of age.

The question of admitting applicants from either of these classes under the terms of the ordinary life policy calls for some discussion of the etiology, propogation, prophylaxis and curability of tuberculosis.

In regard to etiology, the isolation of a specific micro-organism enables us to accurately define the disease as an infectious and contagious one due to the presence of the bacillus tuberculosis. In reference to propogation we have the specific and predisposing factors. The former is directly attributable to the entrance of the bacilli into, and their destructive effects upon, the tissues. The latter, or predisposing causes, may, for the sake of brevity, be considered under the following heads:—(1) environment; (2) physical conditions either hereditary or acquired that predispose to disease, and (3) hereditary tendencies.

Under environment may be included everything prejudicial to health, whether in climate, habits, food, sanitation, or vocation. We pass over abnormal physical conditions, since the two classes under consideration are presumed to be up to the normal standard of physical perfection, and proceed to discuss the problem of hereditary tendencies. It is true that the doctrine of the transmission of hereditary tendencies predisposing to tuberculosis has come down through the medical literature of all the centuries and has received the endorsement of the masters in every age. However, with this doctrine as with any other, neither the veneration due to its hoary age nor the influence of its associations oblige us to accept it, inasmuch as we know now how very imperfect was the knowledge on which it was founded and promulgated.

The direct transmission of the bacilli through parental channels has been shown by pathological research to be so rare, and by experimental efforts to be so difficult of accomplishment, that practically it may be set aside as being of no importance as a means of transmitting this disease. In military parlance it could be said that pathology